



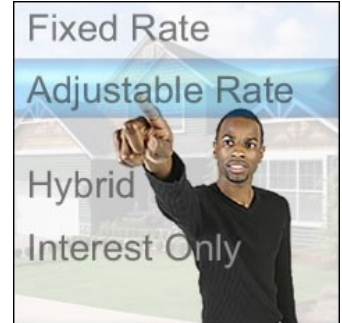
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Shopping for a Mortgage

In theory, finding the right mortgage should be a fairly simple process. After all, there are literally hundreds of options to choose from, including Fixed Rate, Adjustable Rate, Hybrids, and Interest Only loans, to name just a few. Mortgages are available with interest rates ranging from an introductory rate of 1.00% to well over 10.00%. Borrowers can even finance up to 100% of their home's value and, in some cases, their closing costs as well.

In reality, however, this vast selection of mortgage products has made choosing the right one a challenging endeavor, to say the least. Without sound advice from an experienced mortgage professional, consumers are at the mercy of a complex financial decision that could impact their lives for years to come. At a minimum, home buyers should consider the following questions before putting any mortgage into place:



- How long do you anticipate living in your new home?
- Do you foresee any changes over the next few years, such as expanding your family or having children go off to college?
- Do you anticipate any adjustments in income due to promotions, relocations, retirement, inheritance, or pensions?
- Are you expecting a change with regard to your investments?
- When it comes to investment strategies, are you conservative, aggressive, or somewhere in between?

As a mortgage professional, it's my job to match clients with the mortgage product that best serves their changing goals and needs. I take pride in helping each and every client succeed.

Mortgage Interest Rates*

Rates as of 02/25/2008:

	Conforming	APR	Payment per \$1,000	Jumbo	APR	Payment per \$1,000
30-Yr. fixed	6.00%	5.042%	\$6.00	7.875%	6.307%	\$7.25
10-Yr. ARM	6.00%	5.293%	\$6.00	7.750%	6.056%	\$7.16
10-Yr. Interest Only	6.50%	5.794%	\$5.42	8.00%	6.181%	\$6.67
7-Yr. Interest Only	5.875%	5.669%	\$4.90	7.875%	6.432%	\$6.56
5-Yr. fixed ARM	5.875%	5.293%	\$5.92	7.000%	6.056%	\$6.65
5-Yr. Interest Only	6.125%	5.794%	\$5.10	7.250%	6.432%	\$6.04
3-Yr. fixed ARM	5.625%	5.418%	\$5.76	7.125%	6.181%	\$6.74
3-Yr. Interest Only	5.875%	5.919%	\$4.90	7.375%	6.432%	\$6.15
30-Yr. Interest Only	7.25%	6.045%	\$6.04	8.875%	6.808%	\$7.40

*Rates are subject to change due to market fluctuations and borrower's eligibility.

Rates are based on today's sheets and are subject to change without notice. Any loan scenario may carry up to 1 point of origination or discount. Please call for up-to-date numbers and qualification limits. Assumptions: Credit scores above 680 with no mortgage lates in the past 12 months.

